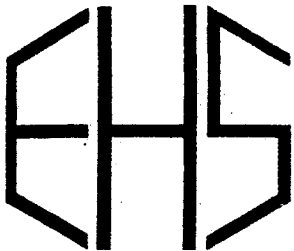


EXHIBIT “C”



ENVIRONMENTAL HAZARDS SERVICES, INC.

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ENVIRONMENTAL SITE ASSESSMENT

PHASE 1

CLIENT:

Dr. Papas
C/O Mr. A. Victor Meitner, Jr
50 Skippack Pike
Brodaxe, PA 19002

LOCATION:

Executive Car Wash of Maple Glen
Limekiln Pike and Welsh Road
Maple Glen, PA 19002

PROJECT NUMBER:

12-92-4784

DATE OF REPORT:

December 10, 1992

REPORT PREPARED BY:


Jack F. Carney, President

SURVEY CONDUCTED BY:

Richard Berkes
Dan Aquilino

Environmental Hazards Services, Inc.

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SECTION I

INTRODUCTION OF THE ENVIRONMENTAL SITE ASSESSMENT PROCESS

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SECTION 1 - INTRODUCTION TO THE ENVIRONMENTAL SITE ASSESSMENT PROCESS

An Environmental Site Assessment is a critical portion of a property transaction. Before financing can be approved, the subject site should be evaluated in regard to various environmental criteria in order to assess the potential liability associated with any environmental risks present on the property. These environmental risks should be evaluated by a qualified consultant who is familiar with the concerns of the client, capable of performing sampling and analysis to quantify the extent of hazards, and recommend remediation.

The Environmental Site Assessment is carried out in two Phases. The Phase I Assessment is performed by a qualified consultant to preliminarily identify potential risks which are present on the property. It is solely designed to determine whether hazards potentially exist on the property, and to provide background information for the Phase II Assessment, if necessary. The Phase I Assessment relies on a review of available documents, interviews with present and readily available former owners of the property, and a visual inspection of the site. The inspection of the site entails a thorough walkthrough of the site, the accompanying land, all buildings on the site, the existing property lines, and an examination of the properties adjacent to the subject property. Sufficient information must be gathered to document each potential hazard recommendation.

The hazards which should be evaluated in a Phase I Assessment include, but are not limited to asbestos containing materials (ACM), polychlorinated biphenyls (PCB) sources or contamination, radon gas levels in occupied buildings on the subject site, the present or past usage of underground storage tanks which could effect manufacturing, processing, treatment, or storage facilities, current land use of adjacent properties, presence of urea formaldehyde foam insulation used in the construction of the buildings on the subject site.

Also included in the Phase I Assessment is a review of the basic construction and size of buildings on the subject site, utilities serving the property, heating, ventilation, and air conditioning systems, present and past usage of the subject site, age of all buildings, and a Title search to determine past ownership and possible environmental risks from past usage of the property.

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After each risk factor is evaluated, the site is categorized with respect to each risk factor, as follows:

1. Phase I conditions acceptable. Indicates that the site complies with all current evaluation criteria associated with particular risk factor.
2. Operations and Maintenance Plan recommended. This category applies to sites for which the given risk factor exists but may be managed safely with appropriate training, maintenance and supervision
3. Phase II Assessment required. In the event the Phase I investigation determines a risk factor to be unacceptable as defined by the evaluation criteria, a Phase II Assessment will be indicated in order to further address the specific risk factor.

Phase II Assessments require detailed physical investigation of the subject site and those factors which were deemed unacceptable in the Phase I Assessment. The Phase II Assessment includes all necessary sampling and analysis or additional investigation to determine the extent of the hazard or degree of contamination. A Phase II Assessment may include, but is not limited to:

1. Visual inventory, bulk sampling and analysis of suspected asbestos containing materials (ACM).
2. Sampling of groundwater and soil to determine the degree of contamination on the subject site.
3. Sampling of possible PCB sources or soil on the subject site.
4. A review of available public recorder or more in-depth interviews.

The final determination regarding hazard response actions must be made by the client. Environmental risk assessments simply evaluate the significance of particular environmental conditions based on the physical and documentary evidence reviewed by the consultant. The accuracy with which the risk may be evaluated is dependent on the amount of testing and investigation undertaken.

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Survey results from a study made
by the Mortgage Bankers Association
indicate the following percentages of
environmental problems revealed during
environmental site assessments:

| Environmental Problem | Percentage |
|------------------------------|------------|
| Asbestos | 49% |
| Surface/Groundwater problems | 33% |
| Underground storage tanks | 29% |
| Hazardous Substances | 23% |
| Leaking USTs | 19% |
| Soil Contamination | 13% |
| Polychlorinated biphenyls | 12% |
| Chemical spillage | 5% |
| Improper waste disposal | 4% |
| Lead in paint | 3% |
| Radon | 3% |
| Formaldehyde | 2% |
| All others | 10% |

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SECTION II

GENERAL DISCUSSION OF POTENTIALLY UNACCEPTABLE CONDITIONS

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SECTION II GENERAL DISCUSSION OF POTENTIALLY UNACCEPTABLE CONDITIONS

The subject site may be determined to be unacceptable during the Phase I Assessment or Phase II Assessment if any one of the following conditions are met:

1. The subject property is located on the site of a sanitary landfill or solid, hazardous or municipal waste disposal site.
2. Asbestos containing materials are present on the property, and cannot be safely encapsulated or removed, or the buyer is unable to routinely maintain the materials.
3. The property of a high-risk neighbor has visible evidence of soil or groundwater contamination which could contaminate the subject site.
4. There is documented evidence of soil or groundwater contamination which exceeds current regulatory standards, and it is prohibitively expensive to remedy.

The client will have the final decision regarding the degree of hazard and what constitutes an unacceptable condition.

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SECTION III

SPECIFIC EVALUATION PARAMETERS - BACKGROUND INFORMATION

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SECTION III - SPECIFIC EVALUATION PARAMETERS - BACKGROUND INFORMATION

A. Topographic Considerations, Soil Characteristics, Wetlands

Background Information

Topographic Considerations. When evaluating potential hazards and contamination during environmental site assessments, it is important to consider the effect the topographic characteristics might have on the migration of contaminants within the environment. Topographic characteristics include the general slope and contour of the land, elevation above sea level, watersheds, surface water drainage, relevant highways, roads, and distinguishing characteristics of the surrounding land. Topographic maps (1:24000 scale) are prepared by the United States Geological Survey (USGS).

Soil Characteristics. Soil Conservation Service soil surveys are consulted to determine the general soil types and their characteristics for areas within approximately one (1) mile of the subject property. The surveys are composed of aerial photographs on which soil types are overlaid. Each soil type has general characteristics regarding its potential for building site development, construction material, drainage, wildlife habitat potential, water management, and its physical, chemical and engineering properties. Soil type is important when determining how various hazardous and non-hazardous constituents encountered on the subject property will act when migrating through the soil. Certain soils can carry these materials more readily than others, depending on the characteristics of the material. Soil surveys are provided by the county Soil Conservation Service offices.

Wetlands. The protection of wetland areas is currently becoming an important factor during property transactions and site assessments. Wetlands are predominant breeding grounds for a large number of animals, and harbor species of plant unique to the environment. Four (4) government agencies are principally involved with the determination of wetland areas and preventing the destruction of wetland areas. These include the Army Corps of Engineers (CE), Environmental Protection Agency (EPA), Fish and Wildlife Service (FWS), and Soil Conservation Service (SCS).

Regulations pertaining to wetlands appear in Section 404 of the Clean Water Act, Section 10 of the Rivers and Harbors Act of 1899, and the Food Security Act of 1985, which is primarily concerned with preventing the conversion of existing wetland areas to agricultural land. Each of the above agencies have developed delineation plans to determine whether areas in question are actually wetlands. An interagency publication, Federal Manual to Identifying and Delineating Jurisdiction Wetlands, describes the technical criteria, field indicators, information sources, and methods for identifying wetlands in the United States.

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During a Phase I Assessment, the subject property is examined during the walkover survey for any signs of potential wetland areas. This can include any standing body of water, swamps, and marshes. Any natural standing water will be regarded as wetlands during the walkover survey, and any indication of a disturbed or stressed condition related to the subject property is noted. Off-site research includes the examination of U.S. Geological Survey topographic maps, National Wetlands Inventory Maps, Soil Conservation Service soil surveys, and Land Use maps. When available, aerial photographs may be used.

U.S. Geological Survey topographical maps are initially consulted to identify marshes, swamps, lakes, ponds, rivers, and other bodies of water.

The National Wetlands Inventory Maps, prepared by the U.S. Department of the Interior, Fish and Wildlife Services, delineate areas known to be classified as wetlands and provide a detailed description of the ecological system and subsystem, class and subclass of the area. They also provide information pertaining to water regimes, water chemistry and soils.

Soil Conservation Service surveys of the subject property area provide details regarding the predominant surface soil using aerial photographs. They provide information as described above, and are important components of the wetlands investigation. By comparing the information from the three (3) sources, a determination is made concerning the potential for wetlands on a subject site. If wetlands are found to be present, no dredging, filling or other destruction of these areas can occur prior to a full investigation by the Army Corps of Engineers or state regulatory agencies.

Phase II Assessments for wetlands determination involves a detailed study of the potential wetlands based on hydric soil and plant community assessments.

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B. Asbestos Containing Building Materials

Background Information

Asbestos, a naturally occurring mineral which was commonly used in building construction for its insulation, acoustical, tensile and decorative properties. Asbestos is a proven carcinogen when inhaled or ingested. Asbestos containing materials (ACM) are divided into two (2) distinct groups: friable ACM and non-friable ACM. "Friable" describes a material which can be pulverized by hand pressure. Examples of non-friable ACM include floor tiles, transite board, roofing felts, asbestos containing pipes, and cementitious decorative plasters.

Friable ACM can be found in thermal system insulation on pipe and duct work, acoustical ceiling plaster, drop ceiling tiles, wall plaster, and non-friable ACM which becomes friable due to renovation, remodeling or demolition. Friable ACM generally represents a more immediate hazard to building occupants, since it can be more easily damaged, thus releasing fibers into the building environment.

Non-friable ACM is generally acceptable under a Phase I Assessment, if an Operations and Maintenance Plan (O&M Plan) is initiated, until the material is removed or altered due to remodeling, renovation or demolition. At that point, the material may be rendered friable and should be treated as such. Friable ACM, even if in good condition, generally is regarded as unacceptable, although the client may wish to accept or minimize the potential risk of friable ACM by implementing and maintaining an effective O&M Plan.

During the Phase I Assessment, the suspect asbestos containing materials are not sampled but is considered "assumed ACM". It is not sampled because sampling the material may cause damage, compounding the potential problem. If requested by the client, the materials can be sampled to determine composition; otherwise, the area is placed into an on-going O&M Plan until remodeling, renovation or demolition activities warrant determination of the actual composition. At that time, they are sampled and response actions are based on the results of analysis.

Recommendations for remedial action are based on sample analysis, condition, and accessibility to the asbestos containing materials.

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C. Polychlorinated Biphenyls (PCB'S)

Background Information

Polychlorinated biphenyls (PCB'S) have been widely used as dielectric fluids in transformers, capacitors and ballasts, as hydraulic fluids, and as heat transfer fluids. Due to environmental and human health effects, the production of PCB'S was banned in the United States in 1979. Although the manufacturing PCB'S has ceased, hundreds of thousands of known PCB containing and contaminated items are still in use. These predominantly include transformers, capacitors, fluorescent light ballasts, and some hydraulic and heat transfer systems. Even though transformers and capacitors are often owned by local utility companies, damage to these units which can lead to the contamination of soil and/or groundwater on a subject site can be the responsibility of the site owner as well as the local utility company. In addition, certain inspection and reporting requirements are associated with PCB containing equipment.

Polychlorinated biphenyls pose potential health hazards when they come into contact with the skin or ingested. Common routes of skin exposure include contact with PCB containing fluids due to a spill, contaminated soil, or contaminated water. Ingestion most frequently occurs as a result of eating contaminated food or drinking contaminated water. Suspected health risks include tumor formation, fetal deaths, reproductive abnormalities, and mutations. There is also a potential for direct human exposure and contamination if equipment with PCB'S is involved with a fire which causes contamination to spread with the smoke and ash.

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The Phase I Assessment includes interviewing current and, if readily available, past owners or occupants in order to determine possible sources of PCB'S and incoming utilities, as well as a survey of the subject site to identify possible sources and determine ownership of transformers and capacitors. In many commercial buildings, light ballasts are common on fluorescent light fixtures. There can be as many as two (2) ballasts per fixture in some instances. Sometimes these ballasts are exposed, with labels indicating whether they contain PCB'S or they are located within the fixture. Fluorescent light fixtures constructed after 1978 often have "Non-PCB" indicating labels on them. Regulations do not require light ballasts to be marked, inventoried, or inspected, and used ballasts can be disposed of as ordinary trash. If a ballast is leaking or explodes, the U.S. EPA encourages proper cleanup standards under the Toxic Substances Control Act 40 CFR 761. In the event that ballasts are found to be leaking or damaged, the local EPA office should be contacted for further guidance.

Capacitors are devices which are used to accumulate and maintain a charge of electricity, while transformers transfer alternating current energy from one winding to another. Both capacitors and transformers can be located inside or outside of a building, and both are often located on utility poles. If these devices are present on the subject site, they may be categorized by labels attached to the device. There typically provide information regarding current ownership, output capacities, and the type of liquid coolant used. If no labels are present on transformers, they may have to be sampled under Phase II in order to determine PCB content. If there is evidence of leakage around any of the possible PCB sources, the spill site may need to be sampled to determine contamination.

Under The Phase I Assessment, three (3) courses of action may be considered. If there are no PCB containing devices on the subject site, the property will be considered acceptable. If there is documented past or present PCB leakage that has contaminated groundwater supplies, or in the event that the equipment owner cannot or is not willing to institute corrective action for a PCB spill, then the subject site will be evaluated as requiring Phase III remediation. If the property contains equipment which must be sampled to determine PCB content, or if sampling must be undertaken to determine the extent of possible or past contamination, then a Phase II Assessment should be undertaken and sampling performed, analyzed and the site reevaluated. According to U.S. EPA regulations, the specific contamination levels which trigger a cleanup requirement vary, Cleanup will be required for environmental contamination exceeding 50 parts per million (PPM); however, it may be less in some cases.

If a spill is located on the subject site, and remediation is considered a reasonable and cost effective solution, then the PCB equipment must be repaired or replaced, all PCB contaminated liquids and equipment disposed of, and any contaminated soil must be excavated and disposed of at an approved landfill.

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D. Radon

Background Information

Radon gas is a naturally occurring gas produced by the radioactive decay of the element radium. Since radon is present throughout the earth's crust and can become dissolved in water, radon can be free to migrate through any air space or to escape from solution in residential water supplies. Both radon and its decay products can attach to dust and can be inhaled, resulting in exposure to the human respiratory system. The U.S. EPA has taken the position that there is an increased health risk (lung cancer) associated with long-term exposure. The U.S. EPA recommended exposure limit for radon gas is currently 4.0 picoCuries per liter (pCi/l) of air.

The primary pathway for radon gas to enter a building is migration from the soil through cracks and other penetrations in the foundation. The amount of radon which is transferred from the soil source to the atmosphere depends on several factors, including soil porosity, building construction types, and meteorological conditions. Radon concentrations in drinking water have been documented, particularly in wells supplying individual households and small communities.

The assessment of radon gas during the environmental risk assessment is divided into two (2) steps. Phase I involves a screening of buildings on the subject site in areas where the worst case concentrations are expected; i.e., the lowest occupied area of the building. Generally, sampling is conducted in the basement of a building, if one exists. Screening should be conducted under closed conditions, with windows and doors opened and closed only as practicable, and air moving systems mixing indoor and outdoor air kept to a minimum. Screening should be conducted under stable weather conditions, with minimal winds (less than 20 miles per hour). These procedures assure the reproducibility of the test if further testing is necessary. Basement measurements are the most consistent, and if results of initial screening are below current recommended standards, the area will be evaluated as acceptable. The recommended sampling method for Phase I is the activated charcoal canister, which is exposed in the sample area for two (2) to five (5) days.

If results of Phase I sampling are above the current recommended standards, then retesting is advised under Phase II. A retest of the initial sample site is recommended, using the same sampling technique as in Phase I.

If Phase II sampling indicates levels above the recommended standards, then sampling should be conducted in living areas on the upper floors of the building. If time is a limiting factor in the transaction, then sampling of the lowest accessible area of the building and upper floors can be performed in unison. If results of this sampling show levels above the recommended standards, then follow up sampling using a long term method (e.g., alpha track detector) is recommended. Remedial actions are recommended based on the pattern of radon levels in the various areas.

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In the event that the subject site receives water from a well or surface source rather than community utilities, local public drinking water records should be checked to see if the water exceeds the U.S. EPA Drinking Water Standards for radon.

E. Underground Storage Tanks (UST'S)

Background Information

Underground storage tanks have been used extensively on residential, commercial and industrial properties for the storage of petroleum products, hazardous materials, and hazardous wastes. Underground storage tanks are often buried along with associated subsurface piping, pumps, and wiring. UST'S are often required in order to comply with fire ordinances, or building codes, or for the convenience of storage near the point of use or generation.

Underground storage tanks can pose potential liabilities to the owner and operator of the tank. The most common problem is spillage or leakage, resulting in possibly contaminating the surrounding soil and the groundwater supplies. Volatile vapors can be leaked through the soil and may migrate to enclosed spaces such as basements and sewers. This can lead to a buildup of vapors and create a possible fire or explosion hazard. The environmental site assessment is designed to evaluate the subject site for the presence of underground storage tanks, and if they are present, determine if a hazard exists. High risk neighbors which house underground storage tanks on their property could directly affect the conditions of the subject site. The cost for extensive cleanup of contaminated soil and groundwater supplies from leaking underground storage tanks can be extensive and some cleanups can run into the millions of dollars, depending on the contaminant.

Generally, underground storage tanks can be divided into four categories: 1) hazardous waste UST'S, 2) hazardous substance and petroleum products UST'S, 3) waste oil UST'S, and 4) UST'S exempt from Federal and State regulations.

Hazardous waste UST'S are generally not of concern to multifamily commercial transactions, except when high risk neighbors are involved. Hazardous substance and petroleum products UST'S pose a more likely threat, usually due to high risk neighbors of a broader nature. These can include motor fuel outlets (gas stations, convenience stores), construction yards, transportation depots, military facilities, and chemical manufacturing plants. While some properties do have waste oil UST'S, most often it is more economical for the property owner to have off-site servicing or above ground storage tanks for this purpose. Exempt UST'S are the most commonly encountered type at commercial facilities. These include fuels for noncommercial purposes, or the storage of heating fuel for consumptive use.

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Several regulatory agencies are involved with the regulation of underground storage tanks. Federal law regulates underground storage tank installations through the Hazardous and Solid Waste Amendments (HSWA) of 1984, which extends the provisions of the Resource Conservation and Recovery Act (RCRA) of 1976 to include the development and implementation of a comprehensive regulatory program for underground storage tanks. In addition, three other organizations have taken an active part in forming guidelines for good management practices for underground storage tanks. These include the American Petroleum Institute (API), the National Fire Protection Association (NFPA), and the National Association of Corrosion Engineers (NACE). Codes have been drafted by these organizations to give guidelines concerning corrosion protection, leak detection and procedures for the abandonment or removal of underground storage tanks.

During the Phase I Assessment, the subject site is surveyed for any signs of underground storage tank usage, including stressed vegetation and stained soil, presence and condition of fill pipes or vent pipes, and neighboring properties which might contain one (1) or more underground storage tanks. Current and past occupants are also interviewed concerning fuel oil consumption, heating systems, etc. Following the Phase I Assessment, the subject site can be designated as acceptable (no on site UST'S or high risk neighbors), unacceptable (only if there are known leaking tanks impacting groundwater supplies, corrective measures are necessary to correct present problems, or neighboring properties are impacting a substantial portion of the subsurface oils and groundwater of the subject site), or requiring a Phase II Assessment to further investigate problems found during Phase I. If a Phase II Assessment is required, it includes a detailed inspection of the property using geophysical instruments to verify the presence of the UST'S or to identify the size and extent of the UST'S, a review of historical inventory, leak testing and sampling records, the collection and analysis of soil and groundwater samples, and possibly integrity testing of the UST'S. Based on the results from the Phase II Assessment, the subject site will be categorized much in the same way as Phase I, but with a higher level of accuracy.

If necessary, several steps including source control measures, soil remediation, and groundwater remediation may be recommended.

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F. Waste Sites

Background Information

The Phase I Assessment for the environmental risk evaluation for waste disposal sites is carried out in three (3) steps. Step I consists of assessing the facility and grounds for the presence of contaminated soil, stressed vegetation, odors, evidence of spills, and the presence of hazardous materials or wastes. This is accomplished by conducting a walkover survey of the property and inspecting stored and used chemicals. Generally, there is greater cause for concern at industrial and manufacturing facilities than at commercial or residential properties. At any site, regardless of its current purposes, there is always a potential of contamination from high risk neighbors or past property owners. Step 2 involves a walkover survey of the adjacent properties to determine whether they classify as high risk neighbors (e.g. gas stations, dry cleaning facilities, etc.). Step 3 consists of examining current Resource Conservation and Recovery Act (RCRA) and Comprehensive Environmental Response, Compensation and Recovery Act (CERCLA) lists prepared by U.S. EPA, as well as relevant state and local hazardous waste facility site lists to determine site proximity to regulated or unregulated hazardous material sites. Properties appearing on the list which are within a one (1) mile radius of the property are noted. Under the Phase I protocol, NO SAMPLING is performed.

Following the Phase I Assessment, one of three actions is recommended. According to the criteria checklist, if all criteria are met, and there are no waste disposal problems identified on the subject site or nearby properties, the site is considered "acceptable". If there appear to be any serious problems on the subject site, adjacent sites, or within a one (1) mile radius of the site, the site may be deemed unacceptable based on what are considered "fatal flaws" under Federal National Mortgage Association guidelines. Such flaws include, but are not limited to:

1. Evidence has been found of significant soil or groundwater contamination through records research or site observations;
2. Structure is built on a landfill;
3. Evidence is available determining past disposal of hazardous material on subject site;
4. An operating or abandoned hazardous waste land disposal facility is located within the vicinity of subject site.

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If there is evidence of waste disposal, spills, stressed vegetation, drums of unknown substances, or contamination from adjacent properties, a Phase II Assessment will be recommended to clarify the extent of contamination and the risk to the subject site. Other factors which may lead to a recommendation of Phase II Assessment include, but are not limited to, the presence of an on-site intensive commercial establishment (e.g., dry cleaning facilities, etc.), past military or industrial use of the property, and active or abandoned waste disposal site within one (1) mile of the subject site, or the presence of high risk neighbors on adjacent properties (e.g., gas stations, RCRA permitted facilities, etc.).

A Phase II Assessment involves a detailed investigation of the subject site and the risks upon which the Phase II Assessment was recommended. This involves a consultant's review of available governmental records, interviews with current and past property owners and occupants, and sampling to determine the level of possible contamination on the property. Sampling can consist of surveying the site for volatile organic compounds (i.e., the use of geophysical instruments to determine the presence of buried drums, underground storage tanks, or other waste containers). Following this Phase II Assessment, the site is again categorized into one of three levels:

1. No contamination found
2. If contamination is found, but at levels at which cleanup can be undertaken feasibly and economically, the site is considered a reasonable risk, and remediation and financing may proceed.
3. If significant contamination is confirmed, the property is generally considered "unsound" and may result in the termination of the transaction.

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G. Urea Formaldehyde Foam Insulation (UFFI)

Background Information

Urea Formaldehyde Foam Insulation (UFFI) has been used extensively as a retrofit wall insulation in many buildings. Over time, and depending greatly on temperature and insulation constituents, formaldehyde gas can be released into the occupiable areas. Formaldehyde is considered a suspected human carcinogen, and is the suspected cause for many chemical sensitivity problems experienced by homeowner and apartment dwellers. The presence of UFFI can pose some risks to building occupants. The more tightly sealed a building is, the greater the possibility that formaldehyde vapors will be present.

The Customer Product Safety Commission banned the use of UFFI in residential and school buildings in 1982, but the ban was quickly overturned. The attention devoted to UFFI has resulted in a drastic decrease in its use and it has been replaced with fiberglass or cellulose products. During the Phase I Assessment, wall insulation, if accessible, is inspected to determine whether it has the possibility of containing formaldehyde. The consultant will examine any areas which give access to the inner walls, including holes, plugs in the exterior wall through which the insulation was applied, and building specifications, if available. If insulation present is suspected as UFFI, bulk samples of the insulation and air samples in the occupied areas of the building should be secured and analyzed to determine formaldehyde content and exposure, respectively. This sampling is performed during Phase II.

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H. Lead Base Paint

Background Information

In some buildings, lead-based interior and exterior wall and trim paints have been used which pose a potential risk if the paint is ingested. The ingestion of lead-based paints by children may lead to increased blood lead levels as well as associated brain damage caused by the accumulation of lead in tissues. The Food and Drug Administration limited the lead concentration in paint to 9.5% in 1972, and the Consumer Products Safety Commission further reduced this level to 0.06% in 1978. Under the Phase I Assessment, the consultant evaluates the condition of any paint which is present in the building. If the age of the paint can be determined, and the areas in question are peeling and within reach of small children, the Phase I report will recommend a Phase II Assessment. Phase II sampling is then conducted, and lead levels are determined. If lead levels exceed the current standards, then remediation is recommended. Remediation can take the form of a gypsum wallboard cover, fiberglass cloth barrier or wallpaper. Repainting is not considered an acceptable response action.

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I. Water Quality

Background Information

Lead in drinking Water: Lead in the drinking water is a growing concern for schools and multifamily dwellings. Lead can be introduced through the scaling of lead based pipes used in the plumbing of the building, from solder used in the installation process, from outside sources (i.e., water utilities), or from point sources such as water fountains. The Phase I Assessment includes the examination of the plumbing in the buildings to determine pipe composition, and possibly contacting local water suppliers to secure records of contaminants at the source. If there is reason to believe that there could be contamination by lead, there will be recommendation for Phase II Assessment. Sampling of the water at the primary source will determine whether lead levels are below the U.S. EPA recommended standard of 0.05 milligrams per liter. Water which contains levels exceeding this level may trigger a recommendation for remediation.

Other Water Quality Parameters: Each assessment may require specific additional evaluations of water quality. These may include compliance with primary drinking water standards or specific chemicals of concern.

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J. Chemical Use and Storage

Background Information

Chemical based substances are found in a wide variety of locations. Many industrial and manufacturing facilities use chemicals every day in the processing or production. In commercial and residential settings, chemicals are typically found in cleaning agents. It is important that where chemicals are used, whether extensively or short-term, proper housekeeping and storage should be observed.

During the Phase I survey, chemical use, handling, storage, and labeling are examined for any chemicals which are present on the subject site. While the acquisition of a property may not include the existing stock of chemicals present, the client should be concerned with verifying that these chemicals were properly handled and maintained as to reduce the likelihood of building, soil, or groundwater contamination by these materials. In residential and commercial housing settings, the storage and hazard classification of the substances are examined and noted. If they appear to be stored in a proper manner, and there are no signs of unknown compounds or open, leaking, or damaged containers, the site is generally reported as acceptable.

Information of this type is gathered through interviews with past and present building managers and maintenance personnel, examination of any Material Safety Data Sheet available and a general inventory of the chemical types which are used. This is accomplished during the walkthrough survey. The final portion of the walkthrough survey would be an inspection of the property fence line and the neighboring properties for chemical hazards which show cause for concern for the subject property.

Manufacturing, processing, and industrial properties often need a more extensive survey which examines all of the above information, as well as the roles that chemicals play in any production or treatment process. The chemicals used in these processes are inventoried, and they are checked for proper management practices.

If in any of the above situations chemicals are found in a state which warrants concern, these situations are noted and either more information will be requested or a Phase II survey is recommended. Situations which would warrant a Phase II survey would include, but not be limited to, unlabeled quantities for materials, grossly improper storage practices, spills or stains in storage or manufacturing areas where chemicals are used or stored, open drums or containers of materials, or any situation where the building, surrounding property, or groundwater is threatened.

If Phase II work is recommended, it could involve sampling of unknown compounds, spills or stains, further investigation into neighboring properties, compliance with proper storage and labeling for each chemical, and an examination of material Safety Data Sheets documenting good management practices. Individual lending institutions may have further requirements which would also be addressed during Phase II.

Environmental Hazards Services, Inc.

SECTION IV

EXECUTIVE SUMMARY

Environmental Hazards Services, Inc.

Section IV. EXECUTIVE SUMMARY

WALKOVER SURVEY

On November 30, 1992, Environmental Hazards Services, Inc. performed a walk through inspection of the Executive Car Wash of Maple Glen, Inc. The inspection of the subject property was to determine what environmental impactors, if any, exists. The subject property consists of one (1) building and approximately 25,000 square feet of land located on the southeast corner of Limekiln Pike and Welsh Road, Maple Glen, Pennsylvania 19002. The Tax parcel number for this property is 54-00-101-80-008.

There are two (2) neighbor properties that are considered high risk. Located on the northwest corner is a Texaco Service Station which contains underground fuel storage tanks, used motor oil and possible hydraulic lifts. A review of the Commonwealth of Pennsylvania, Department of Environmental Resources (DER) records concerning the Texaco's underground storage tanks revealed that the fuel tanks have been properly registered with the DER. The second property is on the northeast corner and is known as Bridgestone Discount Tires. There is usually hydraulic lifts associated with the tire stations.

UNDERGROUND STORAGE TANKS

The subject property was surveyed to locate any possible underground fuel storage tanks. Prior to 1988, the subject property was a service station owned and operated by ARCO. Environmental Hazards Services, conducted a site survey utilizing a Fero Magnetic Locator to identify buried ferrous metal objects. Based on this survey the storage tanks have been removed. Subsequent informational searches could not establish their removal date. There is no evidence of underground storage tanks, fill caps, vent pipes, concrete pads, or distribution equipment. The subject property is considered acceptable in regards to underground storage tanks.

There is a 500 to 1000 gallon underground heating oil storage tank that exists behind the subject property and is in use. The fill cap is located under a metal cover that is flush to the ground. Currently, storage tanks of this type and use are unregulated.

WATER STORAGE TANKS

At the rear of the subject property are four (4) concrete underground storage tanks. These tanks are used to recycle water used in the washing of the vehicles. They have a capacity of approximately 250 gallons each. These tanks show no evidence of leakage and may be considered acceptable in regards to tank integrity.

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CHEMICAL USE AND STORAGE

The subject property was surveyed for evidence of stored chemicals. The interior of the subject property contains several 55 gallon drums of Polish and Sealer Wax to be utilized for the car washing process. Two of these drums are not labeled. Adjacent to the drums are several 5 gallon containers of Kerosene. There is no evidence of spillage or stained surfaces within this area. The subject property is acceptable in regards to chemical use and storage.

ASBESTOS CONTAINING MATERIAL

The subject property was surveyed for evidence of asbestos containing material. There was no evidence of asbestos containing material. The subject property is acceptable in regards to asbestos containing material.

POLYCHLORINATED BIPHENYLS

The subject property was surveyed for evidence of potential PCB sources, such as fluorescent light ballasts, transformers, etc. The subject property utilizes a hydraulic oil system for the car wash process which shows no evidence of leakage. The subject property is acceptable in regards to PCB's.

RADON

The USEPA and the Centers for Disease Control have adopted a continuous exposure level of 4.0 picoCurres/Liter (pCi/L) as a guidance level at which further testing or remedial action is indicated. Radon testing was not performed on this property. There was a statewide radon screening level study performed and in Montgomery County the average level was 3.2 picoCurres/Liter.

LEAD BASED PAINT

The subject property was surveyed for evidence of peeling and/or chipping painted areas that may be lead containing. The survey did reveal several small areas of painted surfaces that are peeling and/or chipping. A sample of the paint will either deny or confirm the presence of lead based paint. Currently, remediation of lead based paint is unregulated.

UREA FORMALDEHYDE FOAM INSULATION

The subject property was surveyed for evidence of areas that might contain formaldehyde. The survey did not reveal any suspected areas that may contain formaldehyde materials. This property is considered acceptable in regards to formaldehyde.

Environmental Hazards Services, Inc.

SECTION V

PHASE I SUMMARY

Environmental Hazards Services, Inc.

SECTION V, PHASE I SUMMARY

The following conditions have been determined based on the information gathered during the Phase I Environmental Site Assessment.

A walkover survey was performed at the subject property by Environmental Hazards Services, Inc. on November 30, 1992 and December 4, 1992, and further information was obtained from document research.

PHASE I ASSESSMENT

| <u>Factor</u> | <u>Completed</u> | <u>Acceptable</u> | <u>O&M Recommended</u> | <u>Phase II Recommended</u> |
|--------------------|------------------|-------------------|----------------------------|-----------------------------|
| Project Initiation | X | | | |
| General Site | X | | | |
| Walkover Survey | X | | | |
| Asbestos | X | X | | |
| PCB'S | X | X | | |
| Radon | X | X | | |
| UST'S | X | X | | |
| UFFI | X | X | | |
| Lead in Paint | X | | | X |
| Water Storage Tank | X | X | | |
| Stored Chemicals | X | X | | |

NOTE: All ratings have been made according to the Phase I protocols and the site conditions at the time of this Phase I survey. All comments concerning site specific information are included in the formal report under their respective sections.

The survey and this assessment have been performed by a qualified consultant and were performed diligently and in accordance with all regulatory and good management standards. To the best of our knowledge, results are complete and accurate.